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ATTORNEYS FOR CARVANA, LLC

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE:

**CATHERINE DEMETRUIS SANDERS
DEBTOR,**

CASE NO.: 20-30183-HDH

CHAPTER 13

**CARVANA, LLC
MOVANT,**

**PRELIMINARY HEARING:
FEBRUARY 11, 2020 @ 11:30 A.M.**

V.

**CATHERINE DEMETRUIS SANDERS
RESPONDENT,**

**CARVANA, LLC's MOTION FOR RELIEF FROM THE AUTOMATIC STAY WITH REQUEST
FOR WAIVER OF 30-DAY HEARING REQUIREMENT**

PURSUANT TO LOCAL BANKRUPTCY RULE 4001-1(b), A RESPONSE IS REQUIRED TO THIS MOTION, OR THE ALLEGATIONS IN THE MOTION MAY BE DEEMED ADMITTED, AND AN ORDER GRANTING THE RELIEF SOUGHT MAY BE ENTERED BY DEFAULT.

ANY RESPONSE SHALL BE IN WRITING AND FILED AT LEAST 14 DAYS FROM THE DATE OF SERVICE HEREOF WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AT:

**1100 Commerce Street, Rm 1254
Dallas, TX 75242**

A COPY SHALL BE SERVED UPON COUNSEL FOR THE MOVING PARTY AND ANY TRUSTEE OR EXAMINER APPOINTED IN THE CASE. ANY RESPONSE SHALL INCLUDE A DETAILED AND COMPREHENSIVE STATEMENT AS TO HOW THE MOVANT CAN BE "ADEQUATELY PROTECTED" IF THE STAY IS TO BE CONTINUED.

HEARING PARTICIPANTS ARE NOTIFIED THAT ABSENT COMPELLING CIRCUMSTANCES, EVIDENCE PRESENTED AT PRELIMINARY HEARINGS IN THE DALLAS AND FORT WORTH DIVISIONS ON MOTIONS FOR RELIEF FROM THE AUTOMATIC STAY MAY BE BY AFFIDAVIT ONLY. THE PARTY REQUESTING THE HEARING MUST SERVE AFFIDAVITS AT LEAST 7 DAYS IN ADVANCE OF SUCH HEARING; THE RESPONDING PARTY MUST SERVE EVIDENTIARY AFFIDAVITS AT LEAST 48 HOURS IN ADVANCE OF SUCH HEARING.

TO THE HONORABLE JUDGE OF SAID BANKRUPTCY COURT:

NOW COMES CARVANA, LLC (hereinafter “Movant”), its successors and/or assigns, a secured creditor in the above-styled and numbered case, by and through its attorneys, and files this Motion for Relief from Stay against Catherine Demetrus Sanders (hereinafter “Debtor”) and in support of said Motion would show the court as follows:

1. This Court has jurisdiction over this proceeding pursuant to the provisions of 28 U.S.C. Sections 1471, 1334, 362 and 363.

2. On January 17, 2020 Debtor filed a Petition under Chapter 13 of the Bankruptcy Code, and pursuant thereto, an Order for Relief was granted.

3. Movant is the owner of a first lien claim against Debtor. Movant’s claim arose on or about July 19, 2019 when Movant loaned Debtor the purchase money for a 2016 Mercedes-Benz VIN: WDCTG4GB8GJ235879 (the “Vehicle”). To secure said loan Debtor gave movant a lien on the vehicle (collectively the “Loan Agreement”). True and correct copies of the Certificate of Title and Loan Agreement held by Movant are attached hereto and incorporated herein by reference.

4. The automatic stay which arose upon the filing of Debtor’s petition herein should be lifted to permit Movant to pursue its contractual and state law remedies regarding the Property for reason(s) that:

- i. For Cause, in that Debtor has failed to make payments when due, resulting in an arrearage amount of \$3,636.00 as of January 23, 2020. Next payment of \$606.00 will be due on February 19, 2020. A true and correct copy of the payment history is attached hereto and incorporated herein by reference.
- ii. For Cause, in that Movant does not have evidence that the vehicle described herein is insured.

5. The value of the collateral has declined since the petition filing. Additionally, the Debtor has no equity in the collateral.

6. For the above and foregoing reasons, Movant asserts cause exists sufficient to waive the requirement of Bankruptcy Rule 4001(a)(3), therefore allowing an Order to be effective upon this Honorable Court's signature.

WHEREFORE, PREMISES CONSIDERED, Movant prays that upon final hearing of this Motion, the Automatic Stay, pursuant to 11 U.S.C. Section 362, be modified to permit Movant to exercise its contractual and statutory rights to take possession of the vehicle described herein and thereafter dispose of the same as provided by law. In the event the Automatic Stay is not unconditionally lift, Movant prays that this Court enter such orders as will adequately protect Movant including therein an award of attorney's fees for the bringing of this motion. Movant prays that the provisions of Rule 4001(a)(3) not apply to any order issued pursuant to this Motion. Movant prays for such other and further relief, at law or in equity, to which it may show itself justly entitled.

Respectfully Submitted,

JACK O'BOYLE & ASSOCIATES

/s/ Travis H Gray

Travis H Gray

TX Bar No.: 24044965

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ATTORNEYS FOR CARVANA, LLC

CERTIFICATE OF CONFERENCE

I, the undersigned, hereby certify that prior to the filing of this Motion, I did the following:

1. Conferred with Debtor's Counsel or Pro Se Debtor pursuant to the District Court Local Rule 7.1(a) and N.D.TX Local Bankruptcy Rule 9014.1(c)(1); and
2. Debtor's Counsel or Pro Se Debtor's response:

<input type="checkbox"/>	Debtor's Counsel or Pro Se Debtor does not oppose Movant's Motion;
<input type="checkbox"/>	My office made a good faith attempt to negotiate a settlement of the dispute with the Debtor's Counsel or Pro Se Debtor, but was unable to settle the same;
<input type="checkbox"/>	Although I left a message for Debtor's Counsel or Pro Se Debtor to call me regarding the Motion, Debtor's Counsel or Pro Se Debtor has not returned my call by the second business day after such contact.

Note(s):

/s/Travis H Gray
Travis H Gray

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing pleading has been sent to the persons listed below electronically or by first class mail on January 23, 2020.

Catherine Demetruis Sanders
7750 North Macarthur Blvd.
Irving TX 75063

Thomas Powers
125 E. John Carpenter Frwy.,
Ste. 1100
Irving TX 75062
CHAPTER 13 TRUSTEE

U.S. Trustee
1100 Commerce Street,
Room 976
Dallas TX 75242

/s/ Travis H Gray
Travis H Gray